



# THE LENDER'S ADVANTAGE

*A Joint Publication of the Des Moines District Office and the Cedar Rapids Branch Office*

FEBRUARY 2010

## **INFORMATION**

**Des Moines District Office**  
210 Walnut Street, Rm. 749  
Des Moines, IA 50309-2186  
(515) 284-4422  
(515) 284-4572 (Fax)  
[www.sba.gov/ia](http://www.sba.gov/ia)

Joseph M. Folsom  
District Director  
(515) 284-4026  
[joseph.folsom@sba.gov](mailto:joseph.folsom@sba.gov)

**Cedar Rapids Branch Office**  
2750 1<sup>st</sup> Ave. NE – Ste. 350  
Cedar Rapids, IA 52402  
(319) 362-6405  
(319) 362-7861 (Fax)

Dennis Larkin  
Branch Manager  
(319) 362-6405 ext. 2020  
[G.D.Larkin@sba.gov](mailto:G.D.Larkin@sba.gov)

### **Standard 7(a) Loan Guaranty Processing Center**

6501 Sylvan Road  
Citrus Heights, CA 95610  
Phone: (916) 735-1960  
ext. 4368  
Fax: (916) 735-1975  
or  
(916) 735-1680

**OR**

262 Black Gold Blvd.  
Hazard, KY 41701  
Phone: 606-436-0801  
ext. 229  
Fax: (606) 435-2400  
E-mail:  
[loanprocessing@sba.gov](mailto:loanprocessing@sba.gov)

**Fresno Servicing Center**  
Fresno, CA  
(559) 487-5650  
(559) 487-5803 Fax

**Liquidation & Purchase  
Center**  
Herndon, VA  
(703) 487-9283  
(202) 481-4674 Fax

**504 & PLP Processing  
Center**  
6501 Sylvan Road  
Citrus Heights, CA 95610  
(916) 930-2463 or 930-2460  
(916) 930-2160 FAX

*All SBA programs and  
services are provided on  
a nondiscriminatory basis.*

## **SBA's Exporting Tools for Your Small Business Customers**

Dear Lender:

Last month I shared with you information on our surety bond guarantee program and our CAPLines program that is a subset of our 7(a) program. SBA has additional lending tools designed to meet specialized lending needs. One set of tools I would like to discuss are those that facilitate exporting.

Often when we think of Iowa exporting what comes to mind are the traditional agricultural commodities such as corn soybeans and pork. Agricultural commodities make up a large part of the state's exports but surprisingly Iowa does very well in several other areas. In 2008 Iowa export shipments of merchandise totaled \$12.1 billion, an 89 percent gain from 2004. Machinery accounted for \$3.5 billion (29 percent) of Iowa's merchandise exports in 2008 with processed foods at \$2.2 billion, chemical manufacture at \$1.1 billion and transportation equipment at \$846 million.

There were 2437 firms that exported from Iowa in 2007, 82 percent (1,987) of whom were small to medium sized firms. These small and medium sized firms generated 26 percent of Iowa's 2007 merchandise exports.

Financing of your customers export transactions can present some unique challenges. The following tools and resources are available to assist you and your customers:

**U.S. Export Assistance Centers**, a partnership between SBA, U.S. Department of Commerce staff and the Export-Import Bank of the U.S. in a single location, provide trade promotion and export finance assistance for small businesses. The USEACs also work closely with other federal, state and local international trade organizations.

John Nevell, Regional Manager International Trade Programs in Chicago is our Iowa

contact. John can be reached at 312-353-8065 or [john.nevell@sba.gov](mailto:john.nevell@sba.gov).

**Export Working Capital Program** - The SBA's Export Working Capital Program assists lenders in meeting the needs of exporters seeking short-term export working capital. This program enables U.S. exporters to obtain loans to fund their direct export costs. The EWCP supports single transactions or revolving lines. The maximum dollar amount of an export line of credit under this program is \$2 million. SBA guarantees up to 90 percent of a loan amount or \$1.5 million, whichever is less. Loan maturities are generally for a term of 12 months.

The guaranty can be reissued for an additional 12 months through an abbreviated application process. The guaranty fee the SBA charges is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The borrower negotiates the interest rate and all other fees with the lender. The program offers flexible terms, low fees and a quick processing time. For information, see:

[www.sba.gov/services/financialassistance/sbaloantopics/SpecialPurposeLoans](http://www.sba.gov/services/financialassistance/sbaloantopics/SpecialPurposeLoans)

**SBA Ex-Im Bank Co-Guarantee** - This is designed to provide small business exporters the ability to obtain larger export working capital loans through the Export Working Capital Program than SBA could support alone. This program enables U.S. exporters to obtain loans that facilitate the export of goods or services. Under this program, the total export working capital line, with a 90 percent guarantee, cannot exceed \$2 million. Loan maturities are generally for a term of 12 months. At the end of the 12-month maturity, a borrower may reapply for a new guarantee.

The SBA guarantee fee is 0.25 percent of the guaranteed amount of the loan for the initial 12 months. The guarantee fee that Ex-Im

*(Folsom Letter Continued on Page 2)*

Bank charges is 0.25 percent on the loan amount that is guaranteed by them. The borrower negotiates the interest rate and all other fees with the lender.

**International Trade Loan Program** - The program helps small businesses engaged or preparing to engage in international trade as well as small businesses adversely affected by competition from imports.

This program allows for an increased maximum dollar amount of SBA guaranty outstanding to any one business (and affiliates) from \$1.5 million to \$1.75 million. In order to reach the \$1.75 million SBA guaranty ceiling, the borrower must have an international trade loan as well as an SBA working capital loan or line of credit.

The international trade loan provides an SBA guarantee up to \$1.5 million

of a term loan used for the acquisition, construction, renovation, modernization, improvement or expansion of long-term fixed assets or the refinancing of an existing loan used for these same purposes.

In addition a borrower may have a separate working capital loan (term or line of credit) with a maximum SBA guaranty of \$1.25 million. When combined, the maximum SBA guaranty outstanding to any one business is \$1.75 million. The SBA guaranty fee and interest rates are the same as for any standard 7(a) loans.

**Export Express** - The Export Express program is designed to help SBA meet the export financing needs of small businesses. It is a subprogram of SBAExpress and is therefore subject to the same loan processing, making, closing, servicing, and liquidation requirements as well as the same maturity terms, interest rates, and

applicable fees as for other SBA loans except as noted below. The total Export Express loan cannot exceed \$250,000. SBA guarantees 85 percent for loans of \$150,000 and under and 75 percent for loans over \$150,000 to \$250,000. SBA allows participating lenders to make their own credit decisions. SBA provides a quick processing time, less than 36 hours. **Eligible Buyers – The foreign buyer must be a creditworthy entity located in an acceptable country.**

In addition the Iowa Export Assistance Center, under the Department of Commerce is co-located with our Des Moines SBA office. The Export Assistance Center provides technical assistance to businesses wishing to engage in export trade. You may reach Allen Patch or Patricia Cook at 515-284-4590.

- Joseph M. Folsom, District Director

## SBA Issues New Form 912 – Lenders Should Begin Using Immediately

SBA has issued a new Form 912 which adds the following language:

AN ARREST OR CONVICTION RECORD WILL NOT NECESSARILY DISQUALIFY YOU; HOWEVER, UNTRUTHFUL ANSWERS WILL CAUSE YOUR APPLICATION TO BE DENIED AND SUBJECT YOU TO OTHER PENALTIES AS NOTED BELOW.

It can be found at:

<http://www.sba.gov/tools/Forms/sma/lbusinessforms/fsforms/index.html>

**IMPORTANT:** On the new form, the applicant must initial their responses to #5, 7, 8 & 9.

On 7(a) loan applications: If the answer is “yes” to question 7, then

the Small Business Applicant is not eligible. If the answer is “yes” to questions 8 or 9, the SBA Form 912 and all supporting documentation should be submitted to the Des Moines District Office for clearance. Forms should be sent to the attention of Linda Haus. On 504 loan applications, the form and supporting documentation is to be submitted to the Sacramento 504 Loan Processing Center.

When an applicant discloses a felony arrest, a Fingerprint Check is required and a Fingerprint Card must be completed. Local law enforcement agencies will usually assist the individual with the fingerprinting. To obtain a fingerprint card, please contact Lori

Hackney in the Des Moines District Office at 515-284-4118.

Prior to submitting the form, please make sure that all blanks on the form are completed. Common omissions we are seeing are:

- Name and Address of Applicant is missing.
- The amount of the loan applied for is blank.
- No Middle Name of the individual-it is just an initial.
- Name & address of Participating Lender is blank.

If you have any questions on completing the SBA Form 912, please contact Lori Hackney in the Des Moines District Office at 515-284-4118.

***SBA's Recovery Queue has been Reactivated***

Please See the Notice Attached at the End of this Newsletter

## Department of Commerce Offers Export Certificate Program

The Department of Commerce is offering a three-day Export Certificate Program in Cedar Rapids beginning on March 4, 2010. Participants in the Export Certificate program will have the opportunity to develop their own leadership skills while learning from some of the best international business presenters and trainers in the U.S. Learn to create global demand for your products by identifying a unique selling proposition for your products that you share with customers every day.

- Richard Johnson, a national speaker and Founder of 21st Century Marketing, will present a method of top line growth that that will help firms sell more.
- Ric Frantz, Founder of LR International will explain how successful companies build an export department.
- Gabe DiGiorgio, V.P. of International Banking at Commerce Bank will clarify the full range of export finance options available to exporters.

Participants will earn a signed U.S. government professional certificate

For more information, contact the Department of Commerce Export Assistance Center at (515) 284-4591. You can also go to [www.export.gov](http://www.export.gov) - Select Trade Events - Click Search Export.gov Trade Events - Select a State - enter Iowa - Click View Events.

## SBA Lender Activity Report for JANUARY

LENDER NAME	LOCATION	#	AMOUNT	LENDER NAME	LOCATION	#	AMOUNT
NORTHWEST BANK	SPENCER	4	\$411,600	COMMUNITY SAVINGS BANK	EDGEWOOD	1	\$500,000
WELLS FARGO BANK	IOWA	3	\$184,900	LEIGHTON STATE BANK	PELLA	1	\$389,800
BANK IOWA	WEST DSM	3	\$132,600	LIBERTY BANK, FSB	WDM	1	\$373,000
CITIZENS STATE BANK	MONTICELLO	3	\$87,000	FIRST NATIONAL BANK	WAVERLY	1	\$300,000
US BANK	IOWA	3	\$40,000	FIRST NATIONAL BANK	SIOUX CENTER	1	\$209,700
CITIZENS STATE BANK	SHELDON	2	\$1,500,000	IOWA-NEBRASKA STATE BANK	NEBRASKA	1	\$200,000
FARMERS & MERCHANT SVGS BNK	MANCHESTER	2	\$1,027,600	MIDWESTONE BANK	IOWA CITY	1	\$200,000
SIOUXLAND ECON. DEV. CORP.	SIOUX CITY	2	\$817,000	FAIRFAX STATE SAVINGS BANK	FAIRFAX	1	\$150,000
BLACK HAWK ECON. DEV.	WATERLOO	2	\$679,000	WEST BANK	WDM	1	\$100,000
SMALL BUSINESS GROWTH CORP.	ILLINOIS	2	\$531,000	QUAD CITY BANK & TRUST CO.	BETTENDORF	1	\$75,800
HERITAGE BANK	MARION	2	\$269,800	IOWA STATE BANK & TRUST	FAIRFIELD	1	\$50,000
BANKERS TRUST CO.	CEDAR RAPIDS	2	\$218,500	PEOPLES TRUST & SAVINGS BANK	CLIVE	1	\$42,800
AMERICAN TRUST & SVGS BANK	DUBUQUE	2	\$70,000	FIDELITY BANK & TRUST	DUBUQUE	1	\$35,000
COMMUNITY STATE BANK	ANKENY	2	\$70,000	KEOKUK COUNTY STATE BANK	SIGOURNEY	1	\$35,000
IOWA BUSINESS GROWTH CO.	JOHNSTON	1	\$1,829,000	KERNDT BROTHERS SVGS BANK	LANSING	1	\$35,000
AMES COMMUNITY BANK	AMES	1	\$1,300,000	CRAWFORD CNTY TR & SVGS BK	DENISON	1	\$25,500
GREAT WESTERN BANK	IOWA	1	\$1,250,000	COMMUNITY BANK	INDIANOLA	1	\$25,000
FOUNDATION FIRST BANK	NEBRASKA	1	\$845,000	NORTHWEST BANK & TRUST CO	DAVENPORT	1	\$20,000
STATE CENTRAL BANK	DUBUQUE	1	\$520,000	WESTSIDE STATE BANK	WESTSIDE	1	\$14,500
CLEAR LAKE BK & TR CO	CLEAR LAKE	1	\$500,000	SUPERIOR FINANCIAL GROUP, LLC	CALIFORNIA	1	\$10,000

*The following lenders were participant lenders in the SBA's 504 Loan Program in Iowa during the month of January*

LENDER NAME	LOCATION	#	AMOUNT	LENDER NAME	LOCATION	#	AMOUNT
CENTRAL STATE BANK	SPIRIT LAKE	2	\$1,034,500	COMMUNITY BANK	ILLINOIS	1	\$400,000
BANKIOWA	INDEPENDENCE	2	\$959,000	GATEWAY STATE BANK	CLINTON	1	\$337,500
CEDAR RAPIDS BANK & TRUST	CEDAR RAPIDS	1	\$1,980,000	DE WITT BANCORP	DEWITT	1	\$221,800



# SBA Information Notice

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**TO:** All Employees

**CONTROL NO.:** 5000-1142

**SUBJECT:** Reactivation of Recovery Loan  
Queues for 7(a) and 504 Recovery  
Act Loans

**EFFECTIVE:** 02-22-2010

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2009 (the "Recovery Act") (P.L. 111-5). The Recovery Act authorized SBA to provide fee relief for certain 7(a) and 504 loans and an increased guaranty percentage on eligible 7(a) loans. Both initiatives have contributed to a significant resurgence in lending to small businesses by SBA's participating lenders and Certified Development Companies (CDCs).

Section 502 of the Recovery Act authorized SBA to guarantee up to 90 percent on eligible 7(a) loans through February 16, 2010. Subsequently, provisions in the Department of Defense Appropriations Act, 2010 (P.L. 111-118), signed by President Obama on December 19, 2009, authorized an extension of the higher guaranty to February 28, 2010. Fee relief on certain 7(a) and 504 loans under Section 501 of the Recovery Act is authorized until September 30, 2010 or until funds provided for that purpose are exhausted.

As a result of increased lending activity and in anticipation of the end of the availability of Recovery Act funds, SBA has reactivated the Recovery Loan Queues for 7(a) and 504 Recovery Act loans effective February 22, 2010. Eligible 7(a) loan applications that are in the Recovery Loan Queue and are funded (as evidenced by receipt of an SBA loan number) before February 28, 2010 will be eligible to receive both fee relief and an increased guarantee percentage. However, any application that is in the Recovery Loan Queue that is funded after February 28 will only be eligible for fee relief, unless Congress again extends the authority for the increased 7(a) guarantee prior to February 28. If Congress extends SBA's authority for the increased 7(a) guarantee after February 28, only those applications received by SBA on or after the effective date of the extension will be eligible to receive the higher guaranty.

As explained more fully in the attachment to this Notice, applications submitted as new Recovery Act loans will be processed up to the point of approval and then will be placed into the Recovery Loan Queues awaiting the availability of Recovery Act funds. As Recovery Act funds become available, applications placed into the SBA Recovery Loan Queues will be funded (as evidenced by receipt of an SBA loan number) in the order they were approved by SBA, with the following exception: requests for increases to previously approved Recovery Act loans will be funded before applications for new Recovery Act loans. At any time while waiting in the SBA Recovery Loan Queue, an applicant may choose to withdraw its application from the queue and re-submit it as an application for a non-Recovery Act loan with all applicable fees and lower guaranty levels.

Applicants will be able to determine where they are in the SBA Recovery Loan Queue by accessing SBA's website. The website address is [www.sba.gov/recoveryq](http://www.sba.gov/recoveryq).

SBA Field Offices will advise lenders and CDCs of this Notice. Questions concerning this Notice should be directed to the lender relations specialist in the local SBA field office. The local SBA field office may be found at [www.sba.gov/localresources](http://www.sba.gov/localresources).

## Attachment

The following changes to submission, approval, and cancellation procedures for Recovery Act loans will begin at 12:01 a.m. Eastern Standard Time (EST) on **February 22, 2010**:

1. New loan applications: All 7(a) and 504 loan applications submitted by lenders and CDCs as of **February 22, 2010** may be submitted in one of two ways:
  - b. as a non-Recovery Act loan with the maximum guaranty for 7(a) loans of 75 percent for loans over \$150,000 and 85 percent for loans of \$150,000 or less, and for 7(a) and 504 loans, with all applicable fees; or
  - c. under sections 501 and/or 502 of the Recovery Act, which will be processed up to the point of approval and then placed in a queue awaiting the availability of Recovery Act funds (the “SBA Recovery Loan Queue”). (Caution: Lenders that are submitting applications for a Recovery Act loan using E-Tran must NOT check “This is not a Recovery Act Loan?” under “Special Purpose Categorization.” If a lender checks this block, the application will be processed as a non-Recovery Act loan with all applicable fees and the lower guaranty percentage.)

### **SBA Recovery Loan Queues – New Loan Applications:**

- There will be two SBA Recovery Loan Queues for new loan applications: one for 7(a) applications (including Dealer Floor Plan applications) and one for 504 applications.
- Applications that have been submitted to SBA prior to **February 22, 2010**, but have not yet received an SBA loan number, will be placed in the SBA Recovery Loan Queues unless the lender or CDC notifies SBA that the applicant wants the application submitted as a non-Recovery Act loan with all applicable fees and lower guaranty levels.
- Applications submitted under delegated and non-delegated processes will be placed in the same SBA Recovery Loan Queue.
- Applications placed in the SBA Recovery Loan Queues awaiting the availability of funds may result in significant delays or may not be funded at all.
- At any point while waiting in the SBA Recovery Loan Queues, an applicant may request that its application be withdrawn from the queue and re-submitted as a non-Recovery Act loan with all applicable fees and lower guaranty levels. Note: No refund of applicable fees should be expected if additional Recovery Act funding subsequently becomes available. Also, if a loan is approved as a non-Recovery Act loan and additional Recovery Act funding subsequently becomes available, that loan may not be cancelled and re-submitted as a Recovery Act loan.
- For 504 loans, SBA will not reimburse the CDC for the CDC Processing Fee unless and until the 504 application in the SBA Recovery Loan Queue is approved for Recovery Act funding.

- If a loan submitted through E-Tran is incorrectly marked as a non-Recovery Act loan and the lender then requests it be re-classified as a Recovery Act loan, once it is cancelled and resubmitted as a new loan it will be placed into the SBA Recovery Loan Queue in the order it was approved by SBA for inclusion in the Recovery Loan Queue, which may result in delays or the failure of the loan to be funded as a Recovery Act loan.
- **Because SBA's authority to provide up to a 90% guaranty on eligible 7(a) loans expires on February 28, 2010:**
  - 7(a) applications submitted under delegated processing must receive an SBA loan number no later than 11 p.m. Eastern Standard Time (EST), **February 28, 2010** in order to be eligible to receive the higher guaranty.
  - Loan applications submitted under non-delegated processing must be received by the Loan Guaranty Processing Center in complete form as soon as possible in order to have the best likelihood of receiving the higher guaranty before SBA's authority to provide the higher guaranty expires on February 28, 2010.
  - Eligible 7(a) loan applications that are placed in the SBA Recovery Loan Queue and are funded (as evidenced by receipt of an SBA loan number) before 11:00 p.m. EST, **February 28, 2010** will be eligible to receive both fee relief and an increased guarantee percentage. Any application that is in the SBA Recovery Loan Queue that is funded after 11:00 p.m. EST, **February 28, 2010** will only be eligible for fee relief, unless Congress again extends the authority for the increased 7(a) guarantee.
  - If the higher guaranty is important in order to justify making the loan, the lender may want to consider withdrawing the application from the SBA Recovery Loan Queue after February 28, 2010 and awaiting possible further action by Congress.
  - Increases to previously approved Recovery Act loans with the higher guaranty are discussed below under the heading "Difference in procedure for increases to previously approved 7(a) Recovery Act loans with the higher guaranty."

2. Deadline for Placing New Applications in the SBA Recovery Loan Queues: SBA will continue to monitor lending activity daily to determine the date at which the SBA Recovery Loan Queue will no longer be able to accept new loan applications for possible funding and will provide further guidance at that time.
3. SBA Recovery Loan Queues: Applicants will be able to determine where they are in the SBA Recovery Loan Queue for both new Recovery Loan applications and requests for increases to previously approved Recovery Act loans (see below) by accessing SBA's website. The website address is [www.sba.gov/recoveryq](http://www.sba.gov/recoveryq).
4. Requests for increases to previously approved Recovery Act loans: As with new applications, beginning on **February 22, 2010**, requests from lenders and CDCs for increases to previously approved Recovery Act loans also will be placed in SBA Recovery Loan Queues awaiting the availability of Recovery Act funds.



### **SBA Recovery Loan Queues – Increases:**

- These queues will be separate from the SBA Recovery Loan Queues for new loan applications.
- **Requests for increases to previously approved Recovery Act loans will be funded before applications for new Recovery Act loans.** A request for an increase has priority over a new Recovery Act loan application because it relates to a Recovery Act loan that has already been approved by SBA to a small business that has determined a need for additional financing to help ensure its success. In addition, prioritizing increases to previously approved Recovery Act loans should have a more stimulative effect since these loans are closer to being disbursed or already have been disbursed.
- As discussed in the next section, only guaranty fee relief will be available after **February 28, 2010**.
- Requests for increases that are in the SBA Recovery Loan Queues may experience significant delays and may never be funded using Recovery Act funds.
- At any point while waiting in the SBA Recovery Loan Queues, a lender may ask that a request for an increase be withdrawn and re-submitted as a new, non-Recovery Act loan with all applicable fees and lower guaranty levels. Note: No refund of applicable fees should be expected if additional Recovery Act funding subsequently becomes available. Also, if a loan is approved as a non-Recovery Act loan and additional Recovery Act funding subsequently becomes available, that loan may not be cancelled and re-submitted as a Recovery Act loan.
- The SBA Recovery Loan Queues for increases will remain open for new requests until 11:00 p.m. Eastern Daylight Savings Time (EDST) on **September 17, 2010** in order to provide sufficient time for processing before the end of the fiscal year.
- Requests for increases to previously approved Recovery Act loans must be submitted to the appropriate SBA processing center, depending on the processing method.
- At 11:00 p.m. EDST on **September 30, 2010**, any requests for an increase remaining in the SBA Recovery Loan Queues will be withdrawn by SBA, and lenders and CDCs will need to decide whether or not to re-submit these requests as new, non-Recovery Act loans with all applicable fees and lower guaranty levels.

### Difference in procedure for increases to previously approved 7(a) Recovery Act loans with the higher guaranty:

- Section 502 of the Recovery Act, which permits the increased guaranty on 7(a) loans, expires February 28, 2010.
- Requests for increases to previously approved Recovery Act 7(a) loans that received the higher guaranty will only be processed up to 11:00 p.m. EST on **February 28, 2010**.

- After **February 28, 2010**, requests for increases to previously approved Recovery Act 7(a) loans with the higher guaranty will be considered as follows:

- (1) The lender can submit a new loan application to the Standard 7(a) Loan Guaranty Processing Center for the amount of the increase. The application will be placed into the SBA Recovery Loan Queue for increases and, if funded, the new loan will receive the lower guaranty of non-Recovery Act loans, but will receive guaranty fee relief under the Recovery Act. (These requests will require a completed application, a separate loan number and a separate closing.)
- (2) The lender can submit a new loan application to the appropriate SBA processing center, depending on the processing method, for a new non-Recovery Act loan for the increase amount and pay the applicable guaranty fee on that amount (not the combined amount of the Recovery Act loan and the new loan). This is the only option that can be processed using delegated authority. These applications will require a completed application and a separate closing.

5. Cancellations of previously approved Recovery Act loans:

- It is **extremely important** that lenders and CDCs notify SBA of any previously approved Recovery Act loans that they have cancelled as soon as possible and no later than **September 24, 2010**.
- If a Recovery Act loan is cancelled by mistake by a lender or CDC, there may not be enough Recovery Act funds to reinstate it.
- After **September 30, 2010**, a Recovery Act loan that is erroneously reported to SBA as cancelled by a lender or CDC **cannot** be reinstated.

6. Lender and CDC Fees to Borrowers: If a new loan application is not able to be funded by SBA as a Recovery Act loan and the lender or CDC chooses to re-submit the loan application as a non-Recovery Act loan, SBA strongly encourages lenders and CDCs not to charge additional fees in connection with the resubmission of the application.